



## MISSISSIPPI INSURANCE DEPARTMENT

**MIKE CHANEY**  
Commissioner of Insurance  
State Fire Marshal

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
www.mid.state.ms.us

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-1061  
FAX: (601) 359-1076

**MARK HAIRE**  
Deputy Commissioner of Insurance

### MISSISSIPPI DEPARTMENT OF INSURANCE BULLETIN 2010-1

**TO: ALL LICENSED INSURANCE COMPANIES, THIRD PARTY ADMINISTRATORS, AND ANY OTHER COMPANIES THAT WRITE HEALTH INSURANCE AND/OR PROCESS AND PAY HEALTH INSURANCE CLAIMS IN MISSISSIPPI**

**FROM: MIKE CHANEY  
COMMISSIONER OF INSURANCE**

**DATE: JANUARY 25, 2010**

**SUBJECT: STATE CONTINUATION COVERAGE AND THE AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 (ARRA) AS AMENDED BY THE DEPARTMENT OF DEFENSE APPROPRIATION ACT, 2010 (amended December 19, 2009)**

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As you know, in Bulletin 2009-3 (copy attached), the Department found that Mississippi's mini-COBRA law is a comparable State continuation program, as defined by ARRA, such that the benefits available to COBRA beneficiaries under ARRA shall also be made available to those persons eligible for State continuation coverage. The Department's intention was that, subject to the limitations set forth in our mini-COBRA statutes, the requirements set forth in ARRA would apply equally to COBRA continuation coverage and to our State continuation coverage, including the affording of a second opportunity to elect State continuation coverage.

On December 19, 2009, ARRA was amended to extend the premium reduction eligibility period for two months, or until February 28, 2010 (to include those who were terminated from their employment between September 1 2008 through February 28, 2010), and to increase the maximum period for receiving the 65 per cent subsidy for an additional six months (from nine to fifteen months).

Just as with the provisions of the ARRA 2009, the benefits provided under the 2010 amendment shall also be made available to those eligible for State continuation coverage.

If there are any questions concerning this Bulletin, please call the Mississippi Department of Insurance at (601) 359-3569.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE



## MISSISSIPPI INSURANCE DEPARTMENT

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
www.dol.state.ms.us

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474  
WATS: 1-800-562-2957 (Incoming - USA)

MIKE CHANEY  
Commissioner of Insurance  
State Fire Marshal

### MISSISSIPPI DEPARTMENT OF INSURANCE BULLETIN 2009-3

**TO: ALL LICENSED INSURANCE COMPANIES, THIRD PARTY ADMINISTRATORS, AND ANY OTHER COMPANIES THAT WRITE HEALTH INSURANCE AND/OR PROCESS AND PAY HEALTH INSURANCE CLAIMS IN MISSISSIPPI**

**FROM: MIKE CHANEY  
COMMISSIONER OF INSURANCE**

**DATE: APRIL 13, 2009**

**SUBJECT: STATE CONTINUATION COVERAGE AND THE AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 (ARRA)**

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On February 17, 2009, the U.S. Congress passed the American Recovery and Reinvestment Act of 2009 (ARRA), which provides premium assistance for certain individuals receiving COBRA continuation coverage. Under the ARRA, beneficiaries of State continuation coverage programs, sometimes referred to as "mini-COBRA" programs, are eligible for the premium assistance if the State program is comparable to the federal COBRA program.

The Department has reviewed the provisions of the ARRA, as well as Mississippi's State continuation coverage provisions found at Miss. Code Ann. § 83-9-51, and finds that Mississippi's mini-COBRA law is a comparable State continuation coverage program, such that the benefits available to COBRA beneficiaries under the ARRA shall also be made available to those eligible for State continuation coverage.

If there are any questions concerning this Bulletin, please call the Mississippi Department of Insurance at (601) 359-3569.

  
MIKE CHANEY  
COMMISSIONER OF INSURANCE